

**APPENDIX G-1: INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT —
FORMAT**

[Servicer's name, address, and toll-free number.]

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR
BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
-------	-------------------------------	---------------------------------	-------------	---------------------------

Initial deposit: \$ _____

[A filled-out format follows.]

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR
ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$ _____

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ _____, OF
WHICH \$ _____ WILL BE FOR PRINCIPAL AND INTEREST, \$ _____ WILL GO INTO YOUR
ESCROW ACCOUNT, AND \$ _____ WILL BE FOR DISCRETIONARY ITEMS (SUCH AS LIFE
INSURANCE, DISABILITY INSURANCE) THAT YOU CHOSE TO BE INCLUDED WITH YOUR MONTHLY
PAYMENT.]

[YOUR FIRST MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ _____, OF
WHICH \$ _____ WILL BE FOR PRINCIPAL AND INTEREST, \$ _____ WILL GO INTO YOUR
ESCROW ACCOUNT, AND \$ _____ WILL BE FOR DISCRETIONARY ITEMS (SUCH AS LIFE
INSURANCE, DISABILITY INSURANCE) THAT YOU CHOSE TO BE INCLUDED WITH YOUR MONTHLY
PAYMENT. THE TERMS OF YOUR LOAN MAY RESULT IN CHANGES TO THE MONTHLY PRINCIPAL
AND INTEREST PAYMENTS DURING THE YEAR.]

[INSTRUCTIONS TO PREPARER: The servicer is to use the appropriate option above describing the
principal and interest payments for the coming year. The reference to payments for discretionary items
should be omitted if there are no such payments included with the monthly payment. This instruction
paragraph should not appear on the form.]